

Key

Publications of Interest

Inventor's Publication

Publications of Interest

17/3,K/18 (Item 8 from file: 148) [Links](#)
Gale Group Trade & Industry DB
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017/3,K/19 (Item 9 from file: 148) [Links](#)
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06432217 Supplier Number: 13610066 (USE FORMAT 7 OR 9 FOR FULL TEXT
)

An expert outlines steps to foster workers' professional development.
(Barbara Sacker of Pro Action Inc.) (Community Banking) (Column)

Nadler, Paul S.
American Banker , v158 , n65 , p8(1)
April 6 , 1993
Document Type: Column
ISSN: 0002-7561
Language: ENGLISH
Record Type: FULLTEXT; ABSTRACT
Word Count: 930 Line Count: 00073

...column, there are certainly additional reasons why a banker may wish to cultivate the local college.

"In addition to transaction accounts with students, bankers can secure student loans and student bank cards, to say nothing of transaction accounts, lockbox services, and bank card merchant services with...

17/3,K/25 (Item 3 from file: 621) [Links](#)
Gale Group New Prod.Annou.(R)
(c) 2008 Gale/Cengage. All rights reserved.
02999714 Supplier Number: 78686764 (USE FORMAT 7 FOR FULLTEXT)
American Education Services Launches New Website to Better Serve Students and the Financial Aid Community.

PR Newswire , p NA
Sept 27 , 2001
Language: English Record Type: Fulltext
Document Type: Newswire ; Trade
Word Count: 585
-

...featuring products and services for planning for higher education,

obtaining financial aid, applying for a student loan, making loan payments and managing a borrower account. Feature-rich sections targeting higher education professionals, secondary school counselors and lending partners are also easily accessed.

In addition, the site...

17/3.K/38 (Item 7 from file: 20) [Links](#)

Dialog Global Register

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20091852 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Providence Journal, R.I. Incorporations Column

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (PROVIDENCE JOURNAL BULLETIN
RHODE ISLAND)

December 02, 2001

Journal Code: KPJN Language: English Record Type: FULLTEXT

Word Count: 1662

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...H. Shaut, 16090 Parkland Dr., Cleveland, Ohio 44120. At: Ot Corp.
System.

Marketing services to college students, post-secondary
educational institutions and financial
institutions originating or holding student
loans.

WFG Property & Casualty Insurance Agency: P: Tim Stonehocker,
11315 Johns Creek Parkway, Duluth, Ga. 30097...

17/3.K/52 (Item 2 from file: 268) [Links](#)

Banking Info Source

(c) 2008 ProQuest Info&Learning. All rights reserved.

00406644 89505338 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Area bank sponsors school bank

Anonymous

Kentucky Banker Magazine, v 897, p 23, Oct 2004 Document Type: Periodical; News Language:

English Record Type: Fulltext

Word Count: 214

Abstract:

...Bank stepped up to the plate to sponsor the student bank at Paducah
Highman High School (Kentucky), which will hold
student savings accounts, administer loans, and
advise students with investments. Wayne Benningfield, the finance
and banking teachers, feels that the bank will teach...

17/3.K/57 (Item 1 from file: 626) [Links](#)

Bond Buyer Full Text

(c) 2008 Bond Buyer. All rights reserved.

0145310

IRS Corrects Rules Of Arbitrage to Affect Student Loan Bonds, Swaps, Refundings

The Bond Buyer - August 19, 1993 ; Pg. 1(1021) ; Vol. 305 , No. 29219

Word Count: 979

Byline:

By Lynn Stevens Hume

Text:

...refundings to earn a 2% spread
between the yields of their bonds and the underlying student
loans without
taking "special allowance payments" into account in
arbitrage
calculations.

The Department of Education makes these payments to help
issuers cover
the costs of administering and servicing the loans. When included in
arbitrage calculations, the payments are treated...

3/3,K/2 (Item 1 from file: 608)

DIALOG(R)File 608: MCT Information Svc.

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06955962 (USE FORMAT 7 OR 9 FOR FULLTEXT)

END!A0?

Paducah Sun, Ky

August 27, 2001

Document Type: NEWSPAPER Record Type: FULLTEXT Language: ENGLISH

Word Count: 566

Lead Paragraph:

Text:

...Fourteen students in Wayne Benningfield's finance and banking class
will
run the fledgling financial institution, which will hold student
savings accounts, administer loans ranging from lunch money to \$50
and
advise students with investments. Administrators at Area Bank...

/3,K/28 (Item 28 from file: 20)

DIALOG(R)File 20: Dialog Global Reporter

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10200396 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Fitch IBCA Expects To Rate Brazos Student Ln Asset-Backed Notes

BUSINESS WIRE

March 22, 2000

Journal Code: BWB1 Language: English Record Type: FULLTEXT

Word Count: 807

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...being issued to acquire Federal Education Loan Program (FEELP),

Health

Education Assistance Loans (HEAL), The Education Resources Institute

(TERI), and TUITIONGuard student loans; fund the reserve fund

;

and pay costs and fees associated with issuance;

The series 2000A-1, 2000A-2, and...

5/3.K/52 (Item 2 from file: 608)

DIALOG(R)File 608, MCT Information Svc.

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00167740 Story Number: 12492 (USE FORMAT 7 OR 9 FOR FULLTEXT)

HELP MAY BE ON THE WAY FOR FEDERAL GUARANTEED STUDENT LOAN PROGRAM

Rose DeWolf

Philadelphia Daily News

September 22, 1993, 14:44 E.T.

Document Type: Newspaper Record Type: Fulltext Language: English

Word Count: 928

Lead Paragraph:

Text:

...out after

a few classes.

It also forgives student loans for anyone enrolled in a school

that

closed from 1986 on. And it holds schools accountable for paying

the

loans of

students who are "falsely certified" as able to benefit from a

given

course.

END!A...

Full Text Files

? show files

[File 15] ABI/Inform(R) 1971-2008/Oct 22

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[File 16] Gale Group PROMT(R) 1990-2008/Oct 14

(c) 2008 Gale/Cengage. All rights reserved.

*File 16: Because of updating irregularities, the banner and the update (UD=) may vary.

[File 148] Gale Group Trade & Industry DB 1976-2008/Oct 20
 (c) 2008 Gale/Cengage. All rights reserved.
**File 148: The CURRENT feature is not working in File 148. See HELP NEWS148.*

[File 160] Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group. All rights reserved.

[File 275] Gale Group Computer DB(TM) 1983-2008/Oct 13
 (c) 2008 Gale/Cengage. All rights reserved.

[File 621] Gale Group New Prod.Annou.(R) 1985-2008/Sep 30
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**File 13: UD names were adjusted to reflect load date. All data is present.*

[File 75] TGG Management Contents(R) 86-2008/Oct W1
 (c) 2008 Gale/Cengage. All rights reserved.

[File 95] TEME-Technology & Management 1989-2008/Oct W1
 (c) 2008 FIZ TECHNIK. All rights reserved.

[File 9] Business & Industry(R) Jul/1994-2008/Oct 22
 (c) 2008 Gale/Cengage. All rights reserved.
**File 9: UD names were adjusted to reflect load date. All data is present.*

[File 20] Dialog Global Reporter 1997-2008/Oct 23
 (c) 2008 Dialog. All rights reserved.

[File 610] Business Wire 1999-2008/Oct 23
 (c) 2008 Business Wire. All rights reserved.
**File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 613] PR Newswire 1999-2008/Oct 23
 (c) 2008 PR Newswire Association Inc. All rights reserved.
**File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

[File 624] McGraw-Hill Publications 1985-2008/Oct 23
 (c) 2008 McGraw-Hill Co. Inc. All rights reserved.

[File 634] San Jose Mercury Jun 1985-2008/Oct 21
 (c) 2008 San Jose Mercury News. All rights reserved.

[File 636] Gale Group Newsletter DB(TM) 1987-2008/Oct 14
 (c) 2008 Gale/Cengage. All rights reserved.

[File 810] Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire . All rights reserved.

[File 813] PR Newswire 1987-1999/Apr 30
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[File 625] American Banker Publications 1981-2008/Jun 26
 (c) 2008 American Banker. All rights reserved.
**File 625: This file no longer updates. Use Newsroom Files 989 and 990 for current records.*

[File 268] Banking Info Source 1981-2008/Oct W2
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[File 626] Bond Buyer Full Text 1981-2008/Jul 07
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**File 626: This file no longer updates. Use Newsroom Files 989 and 990 for current records.*

[File 267] Finance & Banking Newsletters 2008/Sep 29
 (c) 2008 Dialog. All rights reserved.

[File 348] EUROPEAN PATENTS 1978-200841
(c) 2008 European Patent Office. All rights reserved.

[File 349] PCT FULLTEXT 1979-2008/UB=20081016/UT=20081009
(c) 2008 WIPO/Thomson. All rights reserved.

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; d s
Set      Items      Description
S1       120383      S (STUDENT? ? OR LEARNER? ? OR SCHOLAR? ? OR PUPIL OR GRADUATE?
? OR UNDERGRADUATE? ? OR SOPHOMORE? ? OR REGISTRANT? ?) (3N) (LOAN? ? OR DEBT OR
(MONEY OR MONIES OR CAPITAL OR LIQUID?) (BORROW?)
S2       9232931     S ESCROW OR (RESERVE? ? OR HOLD? OR ACCOUNT? ? OR POOL OR TRUST
OR SOFT) (3N) (FINANCIAL? OR FISCAL? OR MONETARY OR BUDGET??? OR ACCOUNT? OR
FUND)
S3       195982      S S2 (7N) (EDUCATION? OR UNIVERSIT? OR INSTITUTION? ? OR SCHOOL?
? OR GRADESCHOOL? ? OR GRAMMARSCHOOL? ? OR HIGHSCHOOL? ? OR COLLEGE? ? OR
ACADEMY OR COLLEGE?)
S4       5540        S S1 (7N) (CHECK? ? OR CHEQUE? ? OR PAYMENT? ?)
S5       4432308     S (ISSUE?? OR ISSUING OR PROVID??? OR GRANT??? OR ALLOW?
) (7N) (FEE? ? OR PAYMENT? ? OR COST? ? OR CHARGE? ? OR MONEY OR MONIES OR
DOLLAR)
S6       15440796    S (BANK? ? OR BANC? ? OR (FINANCIAL OR DEBIT OR
CREDIT) (INSTITUTION? ? OR ENTITY OR ENTITIES) OR SAVINGS (2W) LOAN? OR (SAVING?
? OR CHECKING) (ACCOUNT? ? OR CREDIT (UNION? ? OR CLEARING (HOUSE OR
CLEARINGHOUSE))
S7       4332        S AU=(LASATER, M? OR LASATER M? OR LASATER (2N) M? OR GLASS, S?
OR GLASS S? OR GLASS (2N) S? OR VOLCHEK, M? OR VOLCHEK M? OR VOLCHEK? (2N) M? OR
WONG, J? OR WONG J? OR WONG (2N) J? OR JONES, E? OR JONES E? OR JONE (2N) E? OR
MCGUANE, C? OR MCGUANE C? OR MCGUANE (2N) C? OR SAVINO K? OR SAVINO, K? OR
SAVINO (2N) K?)
S8       7           S S7 AND S1
S9       3803        S S1 (7N) S2
S10      381         S S9 (7N) S3
S11      20          S S10 (7N) S4
S12      15          S S10 (7N) S5
S13      5249        S S6 (3N) S1
S14      300         S S13 (3N) S2
S15      27          S S14 (3N) S3
S16      59          S S11 OR S12 OR S15
S17      59          S S16 NOT S8
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? t s8/3,k/all

8/3,K/I (Item 1 from file: 15) [Links](#)

ABI/Inform(R)

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02747136 545796641

As seen on TV: Reality vs. fantasy in occupational portrayals on the small screen

Jones, Elka

Occupational Outlook Quarterly v47n3 pp: 2-11

Fall 2003

ISSN: 0199-4786 Journal Code: OOO

Word Count: 4980

Jones, Elka

Text:

...less). Doctors have high earnings, but they also work long hours and may have heavy student-loan burdens-obligations that TV doctors rarely seem to grapple with.

Although television doctoring might highlight...

...case with physicians and surgeons, attorneys work long hours and may have to pay off student loans for many years.

Real-life lawyers must have a bachelor's degree and a law...

8/3,K/2 (Item 2 from file: 15) [Links](#)

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02285828

89556134

Money attitudes, credit card use, and compulsive buying among American college students

Roberts, James A; Jones, Eli

Journal of Consumer Affairs v35n2 pp: 213-240

Winter 2001

ISSN: 0022-0078 Journal Code: JCA

Word Count: 9613

...Jones, Eli

Text:

...Indiana University administrator was quoted as saying, "This is a terrible thing. We lose more students to credit and debt than academic failure" (Commercial Law Bulletin 1998, 6).

College students who use credit cards irresponsibly often suffer financially and psychologically. Students with high consumer debt earn poorer grades, drop out of school, suffer from depression, file for bankruptcy, and work...

...employers routinely look at credit histories of potential candidates for hire. Graduate school often requires student loans to cover the cost of education. Without good credit, a student may be denied the access to student loans needed to finance his or her education.

The present study's findings regarding the role...of their use was because they were currently working to pay off their credit card debt. These students were more likely to have taken a course in personal finance and sought financial advice...

...effort to educate students may be a result of the mounting negative publicity over increasing student debt. Credit card associations are spending money on promotions, brochures, and even entertainment events to encourage...

...card to pay for tuition and fees. This adds to the already high levels of students' credit card debt and places students at a greater risk of experiencing financial difficulties. Additionally, the rates charged by credit cards...

...an affinity card. Paradoxically, it is now in the school's best interest for its students to be in debt. Is it enough that colleges and universities offer credit counseling after the students have already...

...card solicitations on campus (Munro and Hirt 1998). The fact that schools benefit financially from student debt has important implications for the policies they set regarding on-campus credit card solicitations.

A...related measures that could be used to assess its criterion validity. These measures could include student credit card debt, number of credit cards owned, and delinquent payment history. Faber and ... Corfman and John Lynch, Association for Consumer Research, 22:419-427.

Commercial Law Bulletin. 1998. Student Credit Card Debt, 13, 6:7.

Coulton, Antoinette. 1996. Easy Credit for Students Teaching Hard Lessons. American Banker...

8/3,K/3 (Item 3 from file: 15) [Links](#)
ABI/Inform(R)

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01820039 04-71030

It's time for means-testing

Jones, Edith H; Zywicki, Todd J

Brigham Young University Law Review v1999n1 pp: 177-250

1999

ISSN: 0360-151X Journal Code: BYU

Word Count: 30810

Jones, Edith H...

Text:

...ignore other factors that actually have been demonstrated to affect certain consumers adversely: legalized gambling, student loans, increases in the minimum wage, and high tax rates. A close association has been demonstrated...

8/3,K/4 (Item 1 from file: 148) [Links](#)

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0020812328 Supplier Number: 133026405 (USE FORMAT 7 OR 9 FOR FULL TEXT)

President Bush Signs S.256 - Enacting Bankruptcy Reform Legislation.(George Bush)

Glosband, Daniel M.; Grillo, Emanuel C.; Jones, Evan; Martin, Gina Lynn; Pappone,

Michael J.; Schneider, Jon D.

Mondaq Business Briefing , NA

May 31 , 2005

Language: English

Record Type: Fulltext

Word Count: 7875 Line Count: 00644

...Jones, Evan

...return. Also excluded from the scope of a Chapter 13 discharge are domestic support payments, student loans, claims resulting from operating a motor vehicle or vessel while intoxicated, claims (including fines and...

...he will not receive "discharges" until he has completed a five-year payment plan.

The student loan discharge exception has been broadened to include not just governmental loans, but those which are...

8/3,K/5 (Item 2 from file: 148) [Links](#)

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0016955472 Supplier Number: 113185249 (USE FORMAT 7 OR 9 FOR FULL TEXT)

As seen on TV: reality vs. fantasy in occupational portrayals on the small screen. Watch television for clues about working, and you might be entertained. But watch TV to make career decisions, and you might not be ready for prime time.(Cover Story)

Jones, Elka

Occupational Outlook Quarterly , 47 , 3 , 2(10)

Fall , 2003

Document Type: Cover Story

ISSN: 0199-4786

Language: English

Record Type: Fulltext

Word Count: 5219 Line Count: 00420

Jones, Elka

...less). Doctors have high earnings, but they also work long hours and may have heavy student-loan burdens--obligations that TV doctors rarely seem to grapple with.

Although television doctoring might highlight...

...case with physicians and surgeons, attorneys work long hours and may have to pay off student loans for many years.

Real-life lawyers must have a bachelor's degree and a law...

8/3,K/6 (Item 3 from file: 148) [Links](#)

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14128271 Supplier Number: 80805978 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Money Attitudes, Credit Card Use, and Compulsive Buying among American College Students.

Roberts, James A.; Jones, Eli

Journal of Consumer Affairs , 35 , 2 , 213(28)

Winter , 2001

ISSN: 0022-0078

Language: English

Record Type: Fulltext

Word Count: 10575 Line Count: 00957

...Jones, Eli

...Indiana University administrator was quoted as saying, "This is a terrible thing. We lose more students to credit and debt than academic failure" (Commercial Law Bulletin 1998, 6).

College students who use credit cards irresponsibly often suffer financially and psychologically. Students with high consumer debt earn poorer grades, drop out of school, suffer from depression, file for bankruptcy, and work...

...employers routinely look at credit histories of potential candidates for hire. Graduate school often requires student loans to cover the cost of education. Without good credit, a student may be denied the access to student loans needed to finance his or her education.

The present study's findings regarding the role...of their use was because they were currently working to pay off their credit card debt. These students were more likely to have taken a course in personal finance and sought financial advice...

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...card solicitations on campus (Munro and Hirt 1998). The fact that schools benefit financially from student debt has important implications for the policies they set regarding on-campus credit card

solicitations.

A...related measures that could be used to assess its criterion

validity. These measures could include student credit card debt, number of credit cards owned, and delinquent payment history.

Faber and O'Guinn's (1992...Corfman and John Lynch, Association for

Consumer Research, 22:419-427.

Commercial Law Bulletin. 1998. Student Credit Card Debt, 13, 6:7.

Coulton, Antoinette. 1996. Easy Credit for Students Teaching Hard

Lessons. American Banker...

8/3,K/7 (Item 1 from file: 75) Links

TGG Management Contents(R)

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00260036 Supplier Number: 80805978 (USE FORMAT 7 FOR FULL TEXT)

Money Attitudes, Credit Card Use, and Compulsive Buying among American College Students.

Roberts, James A.; Jones, Eli

Journal of Consumer Affairs , 35 , 2 , 213(28)

Winter , 2001

ISSN: 0022-0078

Language: English

Record Type: Fulltext

Word Count: 10575

Line Count: 00957

...Jones, Eli

...Indiana University administrator was quoted as saying, "This is a

terrible thing. We lose more students to credit and debt than academic failure" (Commercial Law Bulletin 1998, 6).

College students who use credit cards irresponsibly often suffer

financially and psychologically. Students with high consumer debt earn poorer grades, drop out of school, suffer from depression,

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hire. Graduate school often requires student loans to cover the cost of education. Without good credit, a student may be denied the

access to student loans needed to finance his or her education.

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because they were currently working to pay off their credit card
debt. These students were more likely to have taken a course
in personal finance and sought financial advice...

...effort to educate students may be a result of the mounting
negative
publicity over increasing student debt. Credit card
associations are spending money on promotions, brochures, and
even
entertainment events to encourage...

...card to pay for tuition and fees. This adds to the already
high levels
of students' credit card debt and places students at a
greater risk of experiencing financial difficulties.
Additionally, the
rates charged by credit cards...

...an affinity card. Paradoxically, it is now in the school's
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for its students to be in debt. Is it enough that colleges
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already...

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schools benefit financially from student debt has important
implications for the policies they set regarding on-campus credit
card
solicitations.

A...related measures that could be used to assess its
criterion
validity. These measures could include student credit card
debt, number of credit cards owned, and delinquent payment
history.
Faber and O'Guinn's (1992...Corfman and John Lynch, Association
for
Consumer Research, 22:419-427.

Commercial Law Bulletin. 1998. Student Credit Card Debt
, 13, 6:7.

Coulton, Antoinette. 1996. Easy Credit for Students
Teaching Hard
Lessons. American Banker...

t/3,k/all

17/3,K/1 (Item 1 from file: 15) [Links](#)
ABI/Inform(R)

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03359932 1441958531

Middle School CoVantage CU Attract Valuable Future Assets

Anonymous
Credit Union Magazine v74n3 pp: 11A, 12A
Mar 2008
ISSN: 0011-1066 Journal Code: CUG
Word Count: 881

Abstract:

...middle schools serving 275 in-school credit union members.
About 665
children benefit from the educational curriculum. Checking
accounts, debit cards, free Internet banking, student
loans, online bill payment, first-time home loans, and auto
loans are available to youth at various ages. In...

17/3,K/2 (Item 1 from file: 16) [Links](#)
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15240806 Supplier Number: 184491722 (USE FORMAT 7 FOR
FULLTEXT)

College saving put on hold.(News)
Investment News , v 12 , n 34 , p 29
Sept 1 , 2008
Language: English Record Type: Fulltext
Document Type: Magazine/Journal ; Trade
Word Count: 263
-

...those surveyed said they planned to pay or had already paid
for a
child's education through savings accounts (60%); cash
(54%); student loans (48%); investments, including individual
retirement accounts or bonds (39%); and equity lines of credit
(13...

17/3,K/3 (Item 2 from file: 16) [Links](#)
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12000170 Supplier Number: 131840901 (USE FORMAT 7 FOR FULLTEXT)

LETTERS TO BUSINESS.(BUSINESS)(Letter to the Editor)
San Francisco Chronicle , p E2
April 24 , 2005
Language: English Record Type: Fulltext

Article Type: Letter to the Editor
Document Type: Newspaper ; General
Word Count: 1349
-

...encrypted my account numbers, government agencies have not yet reacted.
Each month, I submit a payment to the Department of Education for a student loan. The account number is my Social Security number. The invoice directs me to place my account number...

17/3,K/4 (Item 3 from file: 16) [Links](#)
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09820773 Supplier Number: 86875341 (USE FORMAT 7 FOR FULLTEXT)

Plotting 2002 tax strategies. (The Tax Advisor).
Klott, Gary
On Wall Street , v 12 , n 6 , p 76(1)
June , 2002
Language: English Record Type: Fulltext
Document Type: Magazine/Journal ; Trade
Word Count: 725
-

...incomes above certain levels. Included are the child tax credit,
retirement savings credit, the new college tax deduction, Coverdell
Education Savings Account, adoption credit,
student loan deduction, IRAs, and the earned income credit.
If your client expects his 2002 income to...

17/3,K/5 (Item 4 from file: 16) [Links](#)
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09646719 Supplier Number: 84016735 (USE FORMAT 7 FOR FULLTEXT)

Strategies for this year and after: The new tax law offers clients many opportunities to save -- if they take certain steps now. (The Tax Advisor).
Klott, Gary
On Wall Street , v 12 , n 2 , p 81(2)
Feb , 2002
Language: English Record Type: Fulltext
Document Type: Magazine/Journal ; Trade

Word Count: 1087

-

...gross incomes above certain levels. They include the child tax credit, retirement savings credit, Coverdell Education Savings Account, adoption tax credit, student loan deduction, IRAs, earned income credit and the new college tax deduction. With considerable tax savings...

17/3,K/6 (Item 5 from file: 16) [Links](#)
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09606736 Supplier Number: 83531965 (USE FORMAT 7 FOR FULLTEXT)

Citibank Offers Electronic Signatures for On-line Education Loan Applications.
Card News , v 17 , n 5 , p NA
March 6 , 2002
Language: English Record Type: Fulltext
Document Type: Magazine/Journal ; Trade
Word Count: 201
Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:

...applications for Federal Family Education Loans, as well as for CitiAssist Loans (Citibank's private loan product for undergraduate, graduate and medical/dental school students) Online Account Access, and Online Bill Payment. (Citibank, Maria Mendler, 212/559- 0409; Student Loan Corporation, Brad Svalberg, 203/975-6292.) >TK Certegy Inc. (CEY):

17/3,K/7 (Item 6 from file: 16) [Links](#)
Gale Group PROMT(R)
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09475119 Supplier Number: 83329832 (USE FORMAT 7 FOR FULLTEXT)

Citibank Offers Electronic Signatures for Online Education Loan Applications.
PR Newswire , p NYW08627022002
Feb 27 , 2002

Language: English Record Type: Fulltext
Document Type: Newswire ; Trade
Word Count: 521
-

...for Federal Family Education Loans, as well as for CitiAssist(R) Loans - Citibank's private loan product for undergraduate, graduate and medical/dental school students; Online Account Access; and Online Bill Payment.

The Student Loan Corporation
The Student Loan Corporation provides a full range of education financing products and services to meet the needs...

17/3,K/8 (Item 7 from file: 16) [Links](#)
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09239384 Supplier Number: 80392293 (USE FORMAT 7 FOR FULLTEXT)

Fitch Rts Brazos Higher Education Authority Student Loan Revs.
Business Wire , p 2234
Nov 29 , 2001
Language: English Record Type: Fulltext
Document Type: Newswire ; Trade
Word Count: 1102
-

...issued to refund credit facilities previously used to refund authority debt, to acquire Federal Family Education Loan Program (FFELP) student loans, to fund the reserve fund, and to pay costs and fees associated with issuance.

The ninth issue Senior Series 2001A-7 Bonds are tax-exempt,
35-day auction rate securities. Interest on...

17/3,K/9 (Item 8 from file: 16) [Links](#)
Gale Group PROMT(R)
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09028628 Supplier Number: 78686764 (USE FORMAT 7 FOR FULLTEXT)

American Education Services Launches New Website to Better Serve Students and the Financial Aid Community.
PR Newswire , p NA
Sept 27 , 2001
Language: English Record Type: Fulltext
Document Type: Newswire ; Trade
Word Count: 585

-
...featuring products and services for planning for higher education,
obtaining financial aid, applying for a student loan, making
loan payments and managing a borrower account.
Feature-rich sections targeting higher education professionals,
secondary school counselors and lending partners are also easily accessed.
In addition, the site...

17/3,K/10 (Item 9 from file: 16) [Links](#)
Gale Group PROMT(R)
(c) 2008 Gale/Cengage. All rights reserved.
06580786 Supplier Number: 55522881 (USE FORMAT 7 FOR FULLTEXT)

Mercantile Bank Offers ``Student Finance 101,' ' Special Checking
Account Designed for College Students.
Business Wire , p 1025
August 23 , 1999
Language: English Record Type: Fulltext
Document Type: Newswire ; Trade
Word Count: 422
-

...Discounts on consumer loans

-- \$1 fee per month -- waived during summer
In addition to offering college students this special
account, Mercantile is one of the leading student loan
providers in the region. An automatic "college cost
calculator," to help students and parents plan for the cost of
college, is
now available...

17/3,K/11 (Item 1 from file: 148) [Links](#)
Gale Group Trade & Industry DB
(c) 2008 Gale/Cengage. All rights reserved.
0024333946 Supplier Number: 186020054 (USE FORMAT 7 OR 9 FOR FULL TEXT)
SHORT TAKES.

Crain's Cleveland Business , 29 , 38 , 17
Sept 22 , 2008
ISSN: 0197-2375
Language: English
Record Type: Fulltext
Word Count: 377 Line Count: 00033

...those surveyed said they planned to pay or had already paid

for a child's education through savings accounts (60%); cash (54%); student loans (48%); investments, including individual retirement accounts or bonds (39%); and equity lines of credit (13%).

17/3,K/12 (Item 2 from file: 148) [Links](#)

Gale Group Trade & Industry DB

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0023296104 Supplier Number: 174585707 (USE FORMAT 7 OR 9 FOR FULL TEXT)

BEST PRACTICE: INDUSTRY INSIGHT - Build robust reward.

Employee Benefits , NA

Feb 8 , 2008

ISSN: 1366-8722

Language: English

Record Type: Fulltext

Word Count: 597 Line Count: 00051

...a flex plan, is developing an employee wealth creation proposition which includes tax-efficient employee loans targeted particularly at graduates, individual savings accounts (ISAs), mortgages, share plans and wealth education programmes. This organisation like many, experiences recruitment and retention

17/3,K/13 (Item 3 from file: 148) [Links](#)
Gale Group Trade & Industry DB
(c) 2008 Gale/Cengage. All rights reserved.
14371677 Supplier Number: 83531965 (USE FORMAT 7 OR 9 FOR
FULL TEXT)
Citibank Offers Electronic Signatures for On-line Education Loan
Applications.

Card News , 17 , 5 , NA
March 6 , 2002
ISSN: 0885-9515
Language: English
Record Type: Fulltext
Word Count: 201 Line Count: 00021

Text:

...applications for Federal Family Education Loans, as well as
for
CitiAssist Loans (Citibank's private loan product for
undergraduate, graduate and medical/dental school
students) Online Account Access, and Online Bill Payment.
(Citibank, Maria Mendler, 212/559- 0409; Student Loan
Corporation, Brad Svalberg, 203/975-6292.) >TK Certegy Inc.
(CEY):

17/3,K/14 (Item 4 from file: 148) [Links](#)
Gale Group Trade & Industry DB
(c) 2008 Gale/Cengage. All rights reserved.
14334864 Supplier Number: 83329832 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Citibank Offers Electronic Signatures for Online Education Loan Applications.

PR Newswire , NYW08627022002
Feb 27 , 2002
Language: English
Record Type: Fulltext
Word Count: 521 Line Count: 00050

...for Federal Family Education Loans, as well as for
CitiAssist(R) Loans -
Citibank's private loan product for undergraduate,
graduate and medical/dental school students; Online
Account Access; and Online Bill Payment.
 The Student Loan Corporation
 The Student Loan Corporation provides a full range of
education financing products and services to meet the needs...

17/3,K/15 (Item 5 from file: 148) [Links](#)
Gale Group Trade & Industry DB
(c) 2008 Gale/Cengage. All rights reserved.
14074255 Supplier Number: 80392293 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Fitch Rts Brazos Higher Education Authority Student Loan Revs.

Business Wire , 2234
Nov 29 , 2001
Language: English
Record Type: Fulltext
Word Count: 1102 Line Count: 00091

...issued to refund credit facilities previously used to refund authority debt, to acquire Federal Family Education Loan Program (FFELP) student loans, to fund the reserve fund, and to pay costs and fees associated with issuance.

The ninth issue Senior Series 2001A-7 Bonds are tax-exempt, 35-day auction rate securities. Interest on...

17/3,K/16 (Item 6 from file: 148) [Links](#)
Gale Group Trade & Industry DB
(c) 2008 Gale/Cengage. All rights reserved.
13863991 Supplier Number: 78686764 (USE FORMAT 7 OR 9 FOR FULL TEXT)
American Education Services Launches New Website to Better Serve Students and the Financial Aid Community.

PR Newswire , NA
Sept 27 , 2001
Language: English
Record Type: Fulltext
Word Count: 585 Line Count: 00053

...featuring products and services for planning for higher education, obtaining financial aid, applying for a student loan, making loan payments and managing a borrower account. Feature-rich sections targeting higher education professionals, secondary school counselors and lending partners are also easily accessed. In addition, the site...

17/3,K/17 (Item 7 from file: 148) [Links](#)
Gale Group Trade & Industry DB

(c) 2008 Gale/Cengage. All rights reserved.
11283656 Supplier Number: 55522881 (USE FORMAT 7 OR 9 FOR
FULL TEXT)
Mercantile Bank Offers ``Student Finance 101,`` Special Checking
Account Designed for College Students.

Business Wire , 1025
August 23 , 1999
Language: English
Record Type: Fulltext
Word Count: 420 Line Count: 00040

...Discounts on consumer loans

-- \$1 fee per month -- waived during summer
In addition to offering college students this special
account, Mercantile is one of the leading student loan
providers in the region. An automatic "college cost
calculator," to help students and parents plan for the cost of
college, is
now available...

17/3,K/18 (Item 8 from file: 148) [Links](#)
Gale Group Trade & Industry DB
(c) 2008 Gale/Cengage. All rights reserved.
017/3,K/19 (Item 9 from file: 148) [Links](#)
Gale Group Trade & Industry DB
(c) 2008 Gale/Cengage. All rights reserved.
06432217 Supplier Number: 13610066 (USE FORMAT 7 OR 9 FOR FULL TEXT)
An expert outlines steps to foster workers' professional development. (Barbara Sacker
of Pro Action Inc.) (Community Banking) (Column)

Nadler, Paul S.
American Banker , v158 , n65 , p8(1)
April 6 , 1993
Document Type: Column
ISSN: 0002-7561
Language: ENGLISH
Record Type: FULLTEXT; ABSTRACT
Word Count: 930 Line Count: 00073

...column, there are certainly additional reasons why a banker may wish to
cultivate the local college;

"In addition to transaction accounts with students,
bankers can secure student loans and student
bank cards, to say nothing of transaction accounts, lockbox
services, and bank card merchant services with...

17/3,K/20 (Item 10 from file: 148) [Links](#)

Gale Group Trade & Industry DB
(c) 2008 Gale/Cengage. All rights reserved.
05554088 Supplier Number: 11773685 (USE FORMAT 7 OR 9 FOR FULL TEXT)
An education in deception: Federal government probes possible trade school fraud.

Dmoch, Timothy S.
Oakland Business Monthly , v9 , n11 , p24(5)
Nov , 1991
ISSN: 8750-0981
Language: ENGLISH
Record Type: FULLTEXT
Word Count: 4154 Line Count: 00326

...level, and are reinsured by the federal government. The loans are sent directly to the school and are credited to the student's account.

SLS loans are for students to provide extra spending money for educational expenses, such as books and materials. These loans are made to students by...

17/3,K/21 (Item 1 from file: 160) [Links](#)
Gale Group PROMT(R)
(c) 1999 The Gale Group. All rights reserved.
02049453

Ads Beat Students To (Graffiti) Punch

Bank Advertising News October 24, 1988 p. 7
ISSN: 0274-7111

...17-18 yr-olds. The campaign aims to enhance the bank's image while promoting student loans and checking accounts to high school seniors preparing to enter college. Four-color, full-page spread ads are covered with graffiti doodles and drawings designed to...

17/3,K/22 (Item 1 from file: 275) [Links](#)
Gale Group Computer DB(TM)
(c) 2008 Gale/Cengage. All rights reserved.
03381796 Supplier Number: 176826012 (Use Format 7 Or 9 For FULL TEXT)
News.(Brief article)

Computer Weekly , 160 , NA

March 11 , 2008
Document Type: Brief article
ISSN: 0010-4787
Language: English Record Type: Fulltext
Word Count: 260 Line Count: 00023

...NUS) said not having one may make it difficult for students to apply for a student loan, get a bank account or access college services.

The NUS opposes the plan as result.

The government previously planned to take biometrics...

17/3,K/23 (Item 1 from file: 621) [Links](#)
Gale Group New Prod.Annou.(R)
(c) 2008 Gale/Cengage. All rights reserved.
03129496 Supplier Number: 83329832 (USE FORMAT 7 FOR FULLTEXT)
Citibank Offers Electronic Signatures for Online Education Loan Applications.

PR Newswire , p NYW08627022002
Feb 27 , 2002
Language: English Record Type: Fulltext
Document Type: Newswire ; Trade
Word Count: 521
-

...for Federal Family Education Loans, as well as for CitiAssist(R) Loans - Citibank's private loan product for undergraduate, graduate and medical/dental school students; Online Account Access; and Online Bill Payment.

The Student Loan Corporation

The Student Loan Corporation provides a full range of education financing products and services to meet the needs...

17/3,K/24 (Item 2 from file: 621) [Links](#)
Gale Group New Prod.Annou.(R)
(c) 2008 Gale/Cengage. All rights reserved.
03058209 Supplier Number: 80392293 (USE FORMAT 7 FOR FULLTEXT)
Fitch Rts Brazos Higher Education Authority Student Loan Revs.

Business Wire , p 2234
Nov 29 , 2001
Language: English Record Type: Fulltext
Document Type: Newswire ; Trade
Word Count: 1102
-

...issued to refund credit facilities previously used to refund authority debt, to acquire Federal Family Education Loan Program (FFELP) student loans, to fund the reserve fund, and to pay costs and fees associated with issuance.

The ninth issue Senior Series 2001A-7 Bonds are tax-exempt, 35-day auction rate securities. Interest on...

17/3,K/25 (Item 3 from file: 621) [Links](#)
Gale Group New Prod.Annou.(R)
(c) 2008 Gale/Cengage. All rights reserved.
02999714 Supplier Number: 78686764 (USE FORMAT 7 FOR FULLTEXT)
American Education Services Launches New Website to Better Serve Students and the Financial Aid Community.

PR Newswire , p NA
Sept 27 , 2001
Language: English Record Type: Fulltext
Document Type: Newswire ; Trade
Word Count: 585
-

...featuring products and services for planning for higher education, obtaining financial aid, applying for a student loan, making loan payments and managing a borrower account. Feature-rich sections targeting higher education professionals, secondary school counselors and lending partners are also easily accessed.
In addition, the site...

17/3,K/26 (Item 4 from file: 621) [Links](#)
Gale Group New Prod.Annou.(R)
(c) 2008 Gale/Cengage. All rights reserved.
02152999 Supplier Number: 55522881 (USE FORMAT 7 FOR FULLTEXT)
Mercantile Bank Offers "Student Finance 101," Special Checking Account Designed for College Students.

Business Wire , p 1025
August 23 , 1999
Language: English Record Type: Fulltext
Document Type: Newswire ; Trade
Word Count: 422
-

...Discounts on consumer loans

-- \$1 fee per month -- waived during summer

In addition to offering college students this special account, Mercantile is one of the leading student loan providers in the region. An automatic "college cost calculator," to help students and parents plan for the cost of college, is now available...

17/3,K/27 (Item 1 from file: 13) [Links](#)

BAMP

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01278201 186020054

6012152 (Use Format 7 Or 9 For

Fulltext)

SHORT TAKES.

Crain's Cleveland Business , v 29 , n 38 , p 17

September 22, 2008

Document Type: Journal; Survey ISSN: 0197-2375 (United States

)

Language: English Record Type: Fulltext

Word Count: 346 (Use Format 7 Or 9 For Fulltext)

Text:

...those surveyed said they planned to pay or had already paid for a child's education through savings accounts (60%); cash (54%); student loans (48%); investments, including individual retirement accounts or bonds (39%); and equity lines of credit (13%).

17/3,K/28 (Item 2 from file: 13) [Links](#)

BAMP

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01226744 174585707

5793622 (Use Format 7 Or 9 For Fulltext)

BEST PRACTICE: INDUSTRY INSIGHT - Build robust reward.

Employee Benefits , p NA

February 08, 2008

Document Type: Journal ISSN: 1366-8722 (United Kingdom)

Language: English Record Type: Fulltext

Word Count: 547 (Use Format 7 Or 9 For Fulltext)

Text:

...a flex plan, is developing an employee wealth creation proposition which includes tax-efficient employee loans targeted particularly at graduates, individual savings accounts (ISAs), mortgages, share plans and wealth education programmes. This organisation like many, experiences recruitment and retention challenges and is seeking to produce...

17/3,K/29 (Item 3 from file: 13) [Links](#)

BAMP

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01169249 161909250

5526718 (Use Format 7 Or 9 For

Fulltext)

It's time for serious reform of the student-aid system.

Change , v 39 , n 2 , p 14

March 2007

Document Type: Journal ISSN: 0009-1383 (United States)

Language: English Record Type: Fulltext

Word Count: 4841 (Use Format 7 Or 9 For Fulltext)

Text:

...in the form of Pell Grants. It also provides subsidies to families that save for college in specified accounts and allows them to deduct some student-loan interest payments.

Unlike Pell Grants, these tax benefits are not targeted at low-income students. Because only households that pay...

17/3,K/30 (Item 4 from file: 13) [Links](#)

BAMP

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00771204 25125959

3239712 (Use Format 7 Or 9 For Fulltext)

Strategies for This Year and After: The new tax law offers clients many opportunities to save - if they take certain steps now.

Article Author: Klott, Gary

On Wall Street , v 12 , n 2 , p 81-82

February 2002

Document Type: Journal ISSN: 1092-1370 (United States)

Language: English Record Type: Fulltext

Word Count: 1000 (Use Format 7 Or 9 For Fulltext)

Text:

...gross incomes above certain levels. They include the child tax credit, retirement savings credit, Coverdell Education Savings Account, adoption tax credit, student loan deduction, IRAs, earned income credit and the new college tax deduction. With considerable tax savings...

17/3,K/31 (Item 1 from file: 9) [Links](#)
Business & Industry(R)
(c) 2008 Gale/Cengage. All rights reserved.
04397405 Supplier Number: 176826012 (USE FORMAT 7 OR 9 FOR FULLTEXT)
(0) News.

Computer Weekly , n 160 , p NA
March 11, 2008
Document Type: Journal ISSN: 0010-4787 (United Kingdom)
Language: English Record Type: Fulltext
Word Count: 241 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...NUS) said not having one may make it difficult for students to apply for a student loan, get a bank account or access college services.

The NUS opposes the plan as result.

The government previously planned to take biometrics...

17/3,K/32 (Item 1 from file: 20) [Links](#)
Dialog Global Reporter
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62041539 (USE FORMAT 7 OR 9 FOR FULLTEXT)
BEST PRACTICE: INDUSTRY INSIGHT - Build robust reward

EMPLOYEE BENEFITS

February 08, 2008
Journal Code: FEMB Language: English Record Type: FULLTEXT
Word Count: 559

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...a flex plan, is developing an employee wealth creation proposition which includes tax-efficient employee loans targeted particularly at graduates, individual savings accounts (ISAs), mortgages, share plans and wealth education programmes. This organisation like many, experiences recruitment and retention challenges and is seeking to produce...

17/3,K/33 (Item 2 from file: 20) [Links](#)

Dialog Global Reporter

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56325239 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Pupils go to the top of the financial class New exams offer schoolchildren qualifications in personal finance matters, reports Emma Simon

Emma Simon

SUNDAY TELEGRAPH (UNITED KINGDOM) , p 005

May 27, 2007

Journal Code: FSTL Language: English Record Type: FULLTEXT

Word Count: 874

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...education in schools. He says: "Growing up some 50 years ago, the need for financial education was limited. Credit cards, individual savings accounts, overdrafts, student loans, annual percentage rates or even mortgages were as remote as they were irrelevant. But today...

17/3,K/34 (Item 3 from file: 20) [Links](#)

Dialog Global Reporter

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51200166 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Sarkozy calls for break with past as he pushes campaign for 2007 French presidentials

EMMANUEL GEORGES-PICOT

AP WORLDSTREAM

September 03, 2006

Journal Code: WAPW Language: English Record Type: FULLTEXT

Word Count: 545

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...individuals" to the nation as a whole, Sarkozy said.

Sarkozy also proposed creating interest-free loans for student entrepreneurs, special education savings accounts, and "second-chance schools" for troubled students.

Sarkozy also said France's 1968 student uprisings instilled a sense of...

17/3,K/35 (Item 4 from file: 20) [Links](#)

Dialog Global Reporter

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51199526 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Sarkozy proposes community service, blames 1968 student uprising for France's woes

EMMANUEL GEORGES-PICOT

AP WORLDSTREAM

September 03, 2006

Journal Code: WAPW Language: English Record Type: FULLTEXT

Word Count: 405

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...stance on immigration and crime, but offered some encouragement Sunday:

he proposed creating interest-free loans for student entrepreneurs, special education savings accounts, and "second-chance schools" for troubled students.

An equal opportunity law passed this spring...

17/3,K/36 (Item 5 from file: 20) [Links](#)

Dialog Global Reporter

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51076120 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Missed college market?: They have millions in spending power, but businesses might be missing an opportunity by not marketing to college students

Jane Brissett

KRTN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS - DULUTH NEWS-TRIBUNE - MIN

August 28, 2006

Journal Code: KNNT Language: English Record Type: FULLTEXT

Word Count: 1071

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...branch manager of US Bank-Kenwood. "We have a whole array of products tailored to college students."

That includes credit cards, checking accounts and student loans. Wells Fargo offers similar products and TCF bank has a branch on the UMD campus...

17/3,K/37 (Item 6 from file: 20) Links

Dialog Global Reporter

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21469377 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Citibank Offers Electronic Signatures for Online Education Loan Applications

PR NEWSWIRE

February 27, 2002

Journal Code: WPRW Language: English Record Type: FULLTEXT

Word Count: 475

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...for Federal Family Education Loans, as well as for CitiAssist(R) Loans

- Citibank's private loan product for undergraduate, graduate and medical/dental school students; Online Account Access; and Online Bill Payment.

The Student Loan Corporation

The Student Loan Corporation provides a full range of education financing products and services to meet the needs...

17/3,K/38 (Item 7 from file: 20) Links

Dialog Global Reporter

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20091852 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Providence Journal, R.I.: Incorporations Column

KRIBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (PROVIDENCE JOURNAL BULLETIN - RHODE ISLAND)

December 02, 2001

Journal Code: KPJN Language: English Record Type: FULLTEXT

Word Count: 1662

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...B. Shaut, 16090 Parkland Dr., Cleveland, Ohio 44120. A: CE

Corp. System.
Marketing services to college students, post-secondary
educational institutions and financial
institutions originating or holding student
loans.

WFG Property & Casualty Insurance Agency: P: Tim
Stonehocker,
11315 Johns Creek Parkway, Duluth, Ga. 30097...

17/3,K/39 (Item 8 from file: 20) [Links](#)
Dialog Global Reporter
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20052045 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Fitch Rts Brazos Higher Education Authority Student Loan Revs

BUSINESS WIRE
November 29, 2001
Journal Code: WBWE Language: English Record Type: FULLTEXT
Word Count: 976
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...issued to refund credit facilities previously used to refund
authority
debt, to acquire Federal Family Education Loan Program
(FFELP) student loans, to fund the reserve
fund, and to pay costs and fees associated with
issuance.

The ninth issue Senior Series 2001A-7 Bonds are tax-exempt,
35-day auction rate securities. Interest on...

17/3,K/40 (Item 9 from file: 20) [Links](#)
Dialog Global Reporter
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19035089 (USE FORMAT 7 OR 9 FOR FULLTEXT)
American Education Services Launches New Website to Better Serve Students and the
Financial Aid Community

PR NEWswire
September 27, 2001
Journal Code: PRPW Language: English Record Type: FULLTEXT
Word Count: 550

-

...featuring products and services for planning for higher
education,
obtaining financial aid, applying for a student loan, making

loan payments and managing a borrower account.
Feature-rich sections targeting higher education professionals,
secondary school counselors and lending partners are also easily
accessed.
In addition, the site...

17/3,K/41 (Item 10 from file: 20) [Links](#)
Dialog Global Reporter
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18514416 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Paducah, Ky., High School Students Continue to Operate Bank

Molly Harper
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (PADUCAH SUN -
KENTUCKY)
August 24, 2001
Journal Code: KPDS Language: English Record Type: FULLTEXT
Word Count: 488
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...bank. Fourteen students in Wayne Benningfield's finance and
banking
class will run the fledgling financial institution, which
will hold student savings accounts, administer
loans ranging from lunch money to \$50 and advise students with
investments. Administrators at Area Bank...

17/3,K/42 (Item 11 from file: 20) [Links](#)
Dialog Global Reporter
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06846688 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Mercantile Bank Offers ``Student Finance 101,`` Special Checking
Account Designed for College Students

BUSINESS WIRE
August 23, 1999
Journal Code: WBWE Language: English Record Type: FULLTEXT
Word Count: 470
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...Discounts on consumer loans
-- \$1 fee per month -- waived during summer
In addition to offering college students this special
account, Mercantile is one of the leading student loan
providers in the region. An automatic "college cost

calculator," to help students and parents plan for the cost of college, is now available...

17/3,K/43 (Item 12 from file: 20) [Links](#)
Dialog Global Reporter
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06845668 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Mercantile Bank Offers ``Student Finance 101,'' Special Checking Account Designed for College Students

BUSINESS WIRE
August 23, 1999
Journal Code: WBWE Language: English Record Type: FULLTEXT
Word Count: 468
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...Discounts on consumer loans
-- \$1 fee per month -- waived during summer
In addition to offering college students this special account, Mercantile is one of the leading student loan providers in the region. An automatic "college cost calculator," to help students and parents plan for the cost of college, is now available...

17/3,K/44 (Item 1 from file: 610) [Links](#)
Business Wire
(c) 2008 Business Wire. All rights reserved.
00628165 20011129333B1181 (USE FORMAT 7 FOR FULLTEXT)
Fitch Rts Brazos Higher Education Authority Student Loan Revs

Business Wire
Thursday, November 29, 2001 10:27 EST
Journal Code: BW Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE
Word Count: 1,054

Text:

...issued
to refund credit facilities previously used to refund authority debt, to acquire Federal Family Education Loan Program (FFELP) student loans, to fund the reserve fund, and to pay costs and fees

associated with issuance.

The ninth issue Senior Series 2001A-7 Bonds are tax-exempt, 35-day auction rate securities. Interest on...

17/3,K/45 (Item 2 from file: 610) [Links](#)

Business Wire

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00093349 19990823235B1026 (USE FORMAT 7 FOR FULLTEXT)

Mercantile Bank Offers "Student Finance 101," Special Checking Account Designed for College Students

Business Wire

Monday, August 23, 1999 07:01 EDT

Journal Code: BW Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE

Word Count: 450

Text:

...Discounts on consumer loans

-- \$1 fee per month -- waived during summer

In addition to offering college students this special account,

Mercantile is one of the leading student loan providers in the region.

An automatic "college cost calculator," to help students and parents

plan for the cost of college, is now available...

17/3,K/46 (Item 1 from file: 613) [Links](#)

PR Newswire

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0002701694 I218A7ED0910911DC813387D064563E83 (USE FORMAT 7 FOR FULLTEXT)

Sallie Mae Offers Tips on Saving for Child's Future College Education

PR Newswire

Monday, November 12, 2007 T10:06:00Z

Journal Code: PR Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE

Word Count: 680

Text:

...a Upromise-administered 529 college savings plan account or to help pay down an eligible student loan.

Coverdell Education Savings Accounts

A Coverdell Education Savings Account (also known as an Education Savings Account, an ESA or Coverdell Account) is set up similarly to Roth IRAs. However, an ESA is an investment vehicle targeted...

17/3,K/47 (Item 2 from file: 613) [Links](#)

PR Newswire

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00725282 20020227NYW086 (USE FORMAT 7 FOR FULLTEXT)

Citibank Offers Electronic Signatures for Online

PR Newswire

Wednesday, February 27, 2002 13:47 EST

Journal Code: PR Language: ENGLISH Record Type: FULLTEXT

Document Type: NEWSWIRE

Word Count: 493

Text:

...for Federal Family Education Loans, as well as for CitiAssist(R) Loans - Citibank's private loan product for undergraduate, graduate and medical/dental school students; Online Account Access; and Online Bill Payment.

The Student Loan Corporation
The Student Loan Corporation (NYSE: STU) provides a full range of education financing products and services to meet...

17/3,K/48 (Item 3 from file: 613) [Links](#)

PR Newswire

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00648600 20010927PHTH042 (USE FORMAT 7 FOR FULLTEXT)

American Education Services Launches New Websiteneingent on

PR Newswire
Thursday , September 27, 2001 20:31 EDT
Journal Code: PR Language: ENGLISH Record Type: FULLTEXT Document Type:
NEWSWIRE
Word Count: 563

Text:

...featuring products
and services for planning for higher education, obtaining
financial aid,
applying for a student loan, making loan
payments and managing a borrower
account. Feature-rich sections targeting higher education
professionals,
secondary school counselors and lending partners are also easily
accessed.
In
addition, the site...

17/3,K/49 (Item 1 from file: 636) [Links](#)
Gale Group Newsletter DB(TM)
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05215379 Supplier Number: 83531965 (USE FORMAT 7 FOR FULLTEXT)

Citibank Offers Electronic Signatures for On-line Education Loan Applications.
Card News , v 17 , n 5 , p NA
March 6, 2002
Language: English Record Type: Fulltext
Document Type: Magazine/Journal ; Trade
Word Count: 201
Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:

...applications for Federal Family Education Loans, as well as
for
CitiAssist Loans (Citibank's private loan product for
undergraduate, graduate and medical/dental school
students) Online Account Access, and Online Bill Payment.
(Citibank, Maria Mendler, 212/559- 0409; Student Loan
Corporation, Brad Svalberg, 203/975-6292.) >TK Certegy Inc.
(CEY):

17/3,K/50 (Item 1 from file: 625) [Links](#)
American Banker Publications

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0133725

WEEKLY ADVISER: An Expert Outlines Steps to Foster Workers'
Professional Development

American Banker - April 6, 1993 ; Pg. 8 ; Vol. 158 , No. 65
Word Count: 893

Byline:
Paul S. Nadler

Text:

...column, there are certainly additional
reasons why a banker may wish to cultivate the local college.

"In addition to transaction accounts with students,
bankers can
secure student loans and student bank cards, to
say nothing of transaction
accounts, lockbox services, and bank card merchant services
with...

17/3,K/51 (Item 1 from file: 268) [Links](#)

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00531043 1441958531 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Middle School CoVantage CU Attract Valuable Future Assets

Anonymous

Credit Union Magazine , v 74 , n 3 , p 11A,12A , Mar 2008 Document Type: Periodical;

Cover Story Language: English Record Type: Fulltext

Word Count: 881

Abstract:

...middle schools serving 275 in-school credit union members.
About 665
children benefit from the educational curriculum. Checking
accounts, debit cards, free Internet banking, student
loans, online bill payment, first-time home loans, and auto
loans are available to youth at various ages. In...

17/3,K/52 (Item 2 from file: 268) [Links](#)

Banking Info Source

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00406644 89505338 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Area bank sponsors school bank

Anonymous

Kentucky Banker Magazine , v 897 , p 23 , Oct 2001 Document Type: Periodical; News
Language: English Record Type: Fulltext
Word Count: 214

Abstract:

...Bank stepped up to the plate to sponsor the student bank at Paducah Tilghman High School (Kentucky), which will hold student savings accounts, administer loans, and advise students with investments. Wayne Hanningfield, the finance and banking teachers, feels that the bank will teach...

17/3,K/53 (Item 3 from file: 268) [Links](#)

Banking Info Source

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00406408 89011776 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Generation next

Melby, Todd

Independent Banker , v 51 , n 11 , p 64-66 , Nov 2001 Document Type: Periodical; News

Language: English Record Type: Fulltext

Word Count: 1,089

ARTICLE REFERENCE NUMBER:

...s a banker to do in trying to snare this same market? You can offer students college loans, credit cards, checking accounts or scholarships. But whatever you do, you better start early. Personal finance habits, like junk...

17/3,K/54 (Item 4 from file: 268) [Links](#)

Banking Info Source

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00114676 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Marketing minutes...: Johnstown, Pa.

Anonymous

Bank Advertising News , v 12 , n 26 , p 8 , Mar 7, 1988 Document Type: Journal Article Language: English Record Type: Abstract

Abstract:

...Bank's (Johnstown, PA) Daily Living: Your Bank program teaches students at nine local high schools about checking and savings accounts, credit cards, student loans, and electronic

banking. The program consists of film strips, workbooks and other visual aid. The...

17/3,K/55 (Item 5 from file: 268) [Links](#)
Banking Info Source
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00104278 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Student checking accounts has dual purpose
Anonymous
Relationship Marketing , v 2 , n 5 , p 17 , Sep 1988 Language:
English Record Type: Abstract

Abstract:

First Federal of Hegewisch (Chicago) tries to cross-sell its College Student Checking Account to student loan customers in an effort to retain their business after graduation. The interest- bearing checking account...

17/3,K/56 (Item 6 from file: 268) [Links](#)
Banking Info Source
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00100831 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Ads beat students to (graffiti) punch
Anonymous
Bank Advertising News , v 13 , n 7 , p 7 , Oct 24, 1988 Document Type: Journal Article
Language: English Record Type: Abstract

Abstract:

U.S. Bank's four-color print ads, which promote checking accounts and student loans for college-bound high schoolers, purposely included red and blue doodles with a short, to-the-point...

17/3,K/57 (Item 1 from file: 626) [Links](#)
Bond Buyer Full Text

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0145310

IRS Corrects Rules Of Arbitrage to Affect Student Loan Bonds, Swaps, Refundings

The Bond Buyer - August 19, 1993 ; Pg. 1(1021) ; Vol. 305 , No. 29219

Word Count: 979

Byline:

By Lynn Stevens Hume

Text:

...refundings to earn a 2% spread
between the yields of their bonds and the underlying student
loans without
taking "special allowance payments" into account in
arbitrage
calculations.

The Department of Education makes these payments to help
issuers cover
the costs of administering and servicing the loans. When included
in
arbitrage calculations, the payments are treated...

17/3,K/58 (Item 1 from file: 267) [Links](#)

Finance & Banking Newsletters

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04588002

Citibank Offers Electronic Signatures for On-line Education Loan Applications

Card News

March 6, 2002 Vol: 17 Issue: 5 Document Type: NEWSLETTER

Publisher: PHILLIPS BUSINESS INFORMATION

Language: ENGLISH Word Count: 186 Record Type: FULLTEXT

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Text:

...applications for Federal Family
Education Loans, as well as for CitiAssist Loans (Citibank's
private
loan
product for undergraduate, graduate and medical/dental
school students) Online
Account Access, and Online Bill Payment. (Citibank, Maria

Mendler, 212/559-
0409; Student Loan Corporation, Brad Svalberg, 203/975-6292.)

17/3,K/59 (Item 2 from file: 267) [Links](#)

Finance & Banking Newsletters

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04586917

Strategies for This Year and After: The new tax law offers clients many opportunities to save - if they take certain steps now.

Gary Klott

On Wall Street

February 1,2002 Document Type: NEWSLETTER

Publisher: SECURITIES DATA PUBLISHING

Language: ENGLISH Word Count: 1030 Record Type: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

Text:

...gross incomes above certain levels. They include the child tax credit,
retirement savings credit, Coverdell Education Savings Account, adoption tax credit, student loan deduction, IRAs, earned income credit and the new college tax deduction.
With
considerable tax savings...

Abstracts Files

? show files

[File 2] INSPEC 1898-2008/Sep W3

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[File 35] Dissertation Abs Online 1861-2008/Sep

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**File 35: UD names adjusted; All data present.*

[File 65] Inside Conferences 1993-2008/Oct 23

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[File 99] Wilson Appl. Sci & Tech Abs 1983-2008/Aug

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[File 256] TecInfoSource 82-2008/Dec

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[File 474] New York Times Abs 1969-2008/Oct 23

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**File 583: This file is no longer updating as of 12-13-2002.*

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[File 139] EconLit 1969-2008/Sep
(c) 2008 American Economic Association. All rights reserved.

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[File 344] Chinese Patents Abs Jan 1985-2006/Jan
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[File 350] Derwent WPIX 1963-2008/UD=200865
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[File 371] French Patents 1961-2002/BOPI 200209
(c) 2002 INPI. All rts. reserv. All rights reserved.

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; d s
Set      Items  Description
S1       2645   S (STUDENT? ? OR LEARNER? ? OR SHOLAR? ? OR PUPIL OR GRADUATE?
? OR UNDERGRADUATE? ? OR SOPHOMORE? ? OR REGISTRANT? ?) (3N) (LOAN? ? OR DEBT OR
(MONEY OR MONIES OR CAPITAL OR LIQUIDI?) (BORROW?)
S2       1177646 S ESCROW OR (RESERVE? ? OR HOLD? OR ACCOUNT? ? OR POOL OR TRUST
OR SOFT) (3N) (FINANCIAL? OR FISCAL? OR MONETARY OR BUDGET??? OR ACCOUNT? OR
FUND)
S3       7326   S S2(7N) (EDUCATION? OR UNIVERSIT? OR INSTITUTION? ? OR SCHOOL?
? OR GRADESCHOOL? ? OR GRAMMARSCHOOL? ? OR HIGH SCHOOL? ? OR COLLEGE? ? OR
ACADEMY OR COLLEGE?)
S4       75     S S1(7N) (CHECK? ? OR CHEQUE? ? OR PAYMENT? ?)
S5       440171 S (ISSUE?? OR ISSUING OR PROVID??? OR GRANT??? OR ALLOW?
) (7N) (FEE? ? OR PAYMENT? ? OR COST? ? OR CHARGE? ? OR MONEY OR MONIES OR
DOLLAR)
S6       604358 S (BANK? ? OR BANC? ? OR (FINANCIAL OR DEBIT OR
CREDIT) (INSTITUTION? ? OR ENTITY OR ENTITIES) OR SAVINGS(2N) LOAN? OR (SAVING?
? OR CHECKING) (ACCOUNT? ? OR CREDIT() UNION? ? OR CLEARING() HOUSE OR
CLEARINGHOUSE)
S7       10178  S AU=(LASATER, M? OR LASATER M? OR LASATER(2N)M? OR GLASS, S?
OR GLASS S? OR GLASS(2N)S? OR VOLCHECK, M? OR VOLCHECK M? OR VOLCHECK(2N)M? OR
WONG, J? OR WONG J? OR WONG(2N)J? OR JONES, E? OR JONES E? OR JONE(2N)E? OR
MCGUANE, C? OR MCGUANE C? OR MCGUANE(2N)C? OR SAVINO K? OR SAVINO, K? OR
SAVINO(2N)K?)
S8       0      S S7 AND S1
S9       151    S S7 AND S2
S10      3      S S9 AND S3
S11      0      S S9 AND S4
S12      8      S S9 AND S5
S13      10     S S9 AND S6
S14      8      S S1 AND S2 AND S5
S15      17     S S10 OR S12 OR S13 OR S8
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? t /3,k/all

15/3,K/1 (Item 1 from file: 475) [Links](#)

Wall Street Journal Abs

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04751276

FUND NEWS: BANKS, NUKES, FEWER MEETINGS

WONG, JAN

Wall Street Journal , Col. 3 , Pg. 37 , Sec. 1

Wednesday May 28 1986

FUND NEWS: BANKS, NUKES, FEWER MEETINGS

WONG, JAN

Abstract:

Your Money Matters column on mutual funds; discusses efforts of some banks to make mutual funds available to their customers; handful of banks are offering so-called commingled investment funds for individual retirement accounts; comment on self-described 'socially responsible' mutual funds (M)

Descriptors: BANKS AND BANKING; STOCKS AND BONDS; MUTUAL FUNDS; INVESTMENTS; INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

Personal Names:

15/3,K/2 (Item 2 from file: 475) [Links](#)

Wall Street Journal Abs

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04517141

HONG KONG CITES \$21 BILLION KITING FRAUD

WONG, JESSE

Wall Street Journal , Col. 1 , Pg. 33 , Sec. 1

Friday October 11 1985

WONG, JESSE

Abstract:

Hong Kong police investigation failures of Hang Lung Bank and Dollar Credit & Financing Ltd say they have found evidence of \$21 billion in check kiting...

Company Names: HANG LUNG BANK (HONG KONG); DOLLAR CREDIT & FINANCING LTD

Descriptors: BANKS AND BANKING; BANKRUPTCIES; CHECKS AND CHECKING ACCOUNTS; FRAUDS AND SWINDLING

15/3,K/3 (Item 1 from file: 139) [Links](#)

Fulltext available through: [STIC Full Text Retrieval Options](#)

EconLit

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554778

Title: Reaction of Bank Stock Prices to Loan-Loss Reserve Announcements

Author: Docking, Diane Scott; Hirschey, Mark; Jones, Elaine

Author Affiliation: Northern IL U; U KS; Central MO State U

Journal Name: Review of Quantitative Finance and Accounting ,

Journal Volume & Issue: 15 3 ,

Pages: 277-97

Publication Date: 2000

Language: English

Availability: <http://www.springerlink.com/link.asp?id=102990>

ISSN: 0924-865X

Document Type: Journal Article

Abstract Indicator: Abstract

Title: Reaction of Bank Stock Prices to Loan-Loss Reserve Announcements

Author: Docking, Diane Scott; Hirschey, Mark; Jones, Elaine

Abstract: Significant own and contagious stock-price effects of bank LLR announcements exist despite the fact that these accounting adjustments have no concurrent cash-flow... ..to be much more important in the case of regional as opposed to money-center banks.

Accounting measures of bank soundness, and possibly regulatory pressure, appear to influence the market's assessment of LLR information for both announcing and nonannouncing banks.

TEXT:

Descriptor(s) (1991 to present): Banks; Other Depository Institutions; Micro Finance Institutions; Mortgages... ..M410); Financial Institutions and Services: Government Policy and Regulation... ..G280); Accounting; Bank; Reserves

Descriptor(s) (Pre-1991):

15/3,K/4 (Item 1 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

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0017575701 & & *Drawing available*

WPI Acc no: 2008-D96142/200828

XRPX Acc No: N2008-309686

Flat fee brokerage account establishing method for e.g. financial service firm, involves reducing compensation of advisor by dollar amount based on level of trading activity in account if level falls below future trading activity

Patent Assignee: UBS FINANCIAL SERVICES INC (UBSF-N)

Inventor: BURSEY B; CSILLAG L R; GOERTZ G; JONES E T; MITTERANDO R

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 7356497	B1	20080408	US 2000232353	P	20000914	200828	B
			US 2001948934	A	20010907		

Priority Applications (no., kind, date): US 2000232353 P 20000914; US 2001948934 A 20010907

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 7356497	B1	EN	23	10	Related to Provisional US 2000232353

Flat fee brokerage account establishing method for e.g. financial service firm, involves reducing compensation of advisor by dollar amount based on level of trading activity in account if level falls below future trading activity Original Titles: Systems, apparatus and methods for establishing a flat fee brokerage account system ...Inventor: JONES E T Alerting Abstract ...involves determining an eligibility of a client from preset conditions for a flat fee brokerage account. A recommended flat fee is established for the account based on a profile of the client. A determination of a final flat fee set... ..reduced by a preset dollar amount based on a level of trading activity in the account if the level of the trading activity falls below the client's future trading activity. ... executable digital code of a program for establishing for a client a flat fee brokerage account maintained by a financial services firm and having an established flat fee effective for a preset period of time.... .. USE - Method for establishing a flat fee brokerage account for a client by a financial service firm and a financial advisor.... .. method permits the financial advisor to be responsible for maintenance of balance between client assets, fees assessed, transactions and services provided and firm profitability, and determines a single pricing structure for financial advisory services. The method... .. a client to trade all classes of investments appropriate for the client in a single account without the need to incur fees lacking consistency over extended periods of time.... .. The drawing shows a flow chart representation of a procedure for establishing a new brokerage account for a client. Title Terms .../Index Terms/Additional Words: ACCOUNT; Class Codes Original Publication Data by Authority Argentina Publication No. ...Inventor name & address: Jones, Eric T Original Abstracts: A method including establishing a commission-free fee-based brokerage account for a client and maintaining a balance between the account's fee, its investment activity and services received, and compensation to a financial advisor of... .. asset mix, asset size, expected trading patterns, utilization of other firm services and the client account relationship (the existence of other accounts of that client with the firm). Systems calculate and recommend a fee to the financial... Claims: The invention claimed is: 1. A method for establishing a flat fee brokerage account for a client, said account maintained by a financial services firm and having an established flat fee effective for a predetermined period of time.... .. advisor, said method comprising the steps of: determining a relationship of the flat fee brokerage account to other accounts of the client; determining a profile of the client; determining eligibility of the client from predetermined conditions for the flat fee brokerage account; establishing a recommended flat fee for the flat fee brokerage account based on the profile of the client, wherein the financial services firm establishes the recommended.... .. client and the responsible financial advisor's projection of the client's future trading activity; providing financial services to the client; processing charges incurred by the flat fee brokerage account; compensating the responsible financial advisor for the services provided; and reducing the compensation of the financial advisor by a predetermined dollar amount based on the level of trading activity in the flat fee brokerage account, if the level of trading activity falls below the responsible financial advisor's projected trading...

15/3,K/5 (Item 2 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Derwent WPIX

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0017255069 & Drawing available

WPI Acc no: 2008-A75500/200805

Related WPI Acc No: 2004-708878; 2007-736064; 2008-A73039; 2008-I48431

XRPX Acc No: N2008-059271

Refund amount transfer facilitating method for e.g. alum of university, involves authorizing educational institution to issue instant paper check for payment amount to student based on verification

Patent Assignee: FITZGERALD S P (FITZ-I); GLASS S P (GLAS-I); HATTON D W (HATT-I); JONES E C (JONE-I); LASATER M H (LASA-I); MCGUANE C M (MCGL-I); VOLCHEK M T (VOLC-I)

Inventor: FITZGERALD S P; GLASS S P; HATTON D W; JONES E C; LASATER M H; MCGUANE C M; VOLCHEK M T

Patent Family (1 patents, 1 & countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20070294165	A1	20071220	US 2002350255	P	20020117	200805	B
			US 2003345605	A	20030116		
			US 2003458671	P	20030328		
			US 2004799387	A	20040312		
			US 2007832512	A	20070801		

Priority Applications (no., kind, date): US 2002350255 P 20020117; US 2003345605 A 20030116; US 2003458671 P 20030328; US 2004799387 A 20040312; US 2007832512 A 20070801

Patent Details

Patent Number	Kind	Lang	Pgs	Draw	Filing Notes
US 20070294165	A1	EN	39	26	Related to Provisional US 2002350255
					C-I-P of application US 2003345605
					Related to Provisional US 2003458671
					C-I-P of application US 2004799387
					C-I-P of patent US 7249096

...amount transfer facilitating method for e.g. alum of university, involves authorizing educational institution to issue instant paper check for payment amount to student based on verification ...Inventor: GLASS S P; ...JONES E C; ...LASATER M H; ...MCGUANE C M; ...VOLCHEK M T Alerting Abstract ...funds available to the student. The educational institution is authorized by the refund controller to issue the instant paper check for the payment amount to the student based on the verification. Original Publication Data by Authority: Argentina Publication No. Inventor name & address: Volechek, Mark T; ...Lasater, Miles H; ...Glass, Sean P; ...Jones, Ernest C; ...McGuane, Casey M; ...Original Abstracts: to the student and transfers funds equal to the payment amount to an instant issuance account. The refund controller authorizes the educational institution to

issue an instant paper check for the payment amount to the student. The instant paper check draws from the instant issuance account. >...Claims: an amount of funds available to the student; and authorizing the educational institution to issue an instant paper check for the payment amount to the student.

15/3, K/6 (Item 3 from file: 350) Links
 Fulltext available through: Order File History
 Derwent WPIX
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0017252608 & & Drawing available
 WPI Acc no: 2008-A73039/200805
 Related WPI Acc No: 2004-708878; 2007-736061; 2008-A75500; 2008-F48431
 XRPX Acc No: N2008-056973

Financial transaction facilitating method for e.g. account distribution system, involves receiving information associated with student through educational institution, and arranging for soft bank account for student

Patent Assignee: FULDNER H G (FULD-I); GLASS S (GLAS-I); JONES E C (JONE-I); LASATER M (LASA-I); MCGUANE C (MCGU-I); SAVINO K (SAVI-I); VOLCHEK M (VOIC-I); WONG J (WONG-I)

Inventor: FULDNER H G; GLASS S; JONES E C; LASATER M; MCGUANE C; SAVINO K; VOLCHEK M; WONG J

Patent Family (-) patents, 1 & countries

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20070239603	A1	20071011	US 2002350255	P	20020117	20080513	B
			US 2003345605	A	20030116		
			US 2007807617	A	20070530		

Priority Applications (no., kind, date): US 2002350255 P 20020117; US 2003345605 A 20030116; US 2007807617 A 20070530

Patent Details

Patent Number	Kind	Lang	Pgs	Draw	Filing Notes
US 20070239603	A1	EN	32	21	Related to Provisional US 2002350255
					Continuation of application US 2003345605
					Continuation of patent US 7249096

Financial transaction facilitating method for e.g. account distribution system, involves receiving information associated with student through educational institution, and arranging for soft bank account for student
 Original Titles: Systems and methods for facilitating a distribution of bank accounts via an educational institution ...Inventor: GLASS S; ...JONES E C; ...LASATER M; ...MCGUANE C; ...SAVINO K; ...VOLCHEK M; ...WONG J Alerting Abstract ...NOVELTY - The method involves

receiving information associated with a student through an educational institution e.g. university, and arranging for a soft bank account to be created for the student based on the received information. The soft bank account is converted to an accessible bank account by an account controller based on an indication of acceptance from the student. The indication of acceptance is ... student and an educational institution such as university, corporation, government entity, and charitable organization, and financial institution e.g. bank, by an account controller (claimed), of an account distribution system... of low value transactions. The method transfers an appropriate amount of money to a refund account...

...DESCRIPTION OF DRAWINGS - The drawing shows a block representation of an account distribution system... 100 Account distribution system Title Terms .../Index Terms/Additional Words: ACCOUNT; ... BANK Class Codes Original Publication Data by Authority/Argentina/Publication No. Inventor name & address: Lasater, Miles; ... Glass, Sean; ... Volchek, Mark; ... Wong, Jeff; ... Jones, Ernest C; ... McGuane, Casey; ... Savino, Kiril Original Abstracts: According to some embodiments, systems and methods are provided to facilitate a distribution of bank accounts via an educational institution. For example, information associated with a student, faculty member, or alum may be received from a university. A soft bank account may then be established based on the received information. If an indication of acceptance is received (e.g., via a Web site), the soft bank account may be activated. The activated bank account may then be used to process banking transactions. Claims: What is claimed: 1. A computer-implemented method performed by an account controller to facilitate a financial transaction between a student and an educational institution, comprising: receiving via said educational institution, received information associated with said student; and arranging for a soft bank account to be created for the student based solely on the received information.

15/3, K/7 (Item 4 from file: 350) [Links](#)

Fulltext available through: [Order File History](#)

Defwent WPIX

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0017021000 & Drawing available

WPI Acc no: 2007-736061/200769

Related WPI Acc No: 2004-708878; 2008-A73039; 2008-A75500; 2008-F48431

XRPX Acc No: N2007-580446

Bank account e.g. demand deposit account, distribution facilitating method for e.g. college-age student, involves receiving information associated with student from educational institution, and validating received information

Patent Assignee: HIGHER ONE INC (HIGH-N)

Inventor: FULDNER H G; GLASS S; JONES E C; LASATER M; MCGUANE C;

SAVINO K; VOLCHEK M; WONG J

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 7249096	B1	20070724	US 2602350255	P	20020117	200769	B
			US 2603345605	A	20030116		

Priority Applications (no., kind, date): US 2602350255 P 20020117; US 2003345605 A

Patent Details					
Patent Number	Kind	Jan	Pat	Draw	Filing Notes
US 7249096	B1	EN	32	21	Related to Provisional US 2002350255

Bank account e.g. demand deposit account, distribution facilitating method for e.g. college-age student, involves receiving information associated with student from educational institution, and validating received information. Original Titles: Systems and methods for facilitating a distribution of bank accounts via an educational institution. Inventor: GLASS S., JONES E C., LASATER M., MCGUANE C., SAVINO K., VOLCHEK M., WONG J. Alerting Abstract: an educational institution, and validating the information. The determination is made to check whether a soft bank account is created based on the information, and the soft bank account is established for the student based on the information. A token associated with the student is delivered to the student, and a disbursement from the educational institution is distributed to the soft bank account or to a pre-existing accessible bank account associated with the student. ...to be executed by a processor to perform a method to facilitate a distribution of bank accounts to students from an educational institution, comprising receiving information associated with a student from the educational institution. ...USE - Used for facilitating distribution of a bank account e.g. demand deposit account, checking account, negotiable order of withdrawal (NOW) account, money market account, savings account, asset management account and brokerage account, to a student e.g. college-age student, from an educational institution e.g. university, college, technical school, professional education program, government training program, and an on-line educational program, by an account controller (claimed) in a communication network such as local area network (LAN), metropolitan area network. ...ADVANTAGE - The method efficiently facilitates the distribution of the bank account to a student of an educational institution. ...DESCRIPTION OF DRAWINGS - The drawing shows an overview of a system for distribution of a bank account. ...900 Bank account distribution system Title Terms/Index Terms/Additional Words: BANK; ...ACCOUNT; Class Codes: Original Publication Data by Authority/Argentina Publication No. Inventor name & address: Lasater, Miles; ...Glass, Sean; ...Volchek, Mark; ...Wong, Jeff; ...Jones, Ernest C; ...McGuane, Casey; ...Savino, Kiril Original Abstracts: According to some embodiments, systems and methods are provided to facilitate a distribution of bank accounts via an educational institution. For example, information associated with a student, faculty member, or alum may be received from a university. A soft bank account may then be established based on the received information. If an indication of acceptance is received (e.g., via a Web site), the soft bank account may be activated. The activated bank account may then be used to process banking transactions. Claims: What is claimed is: 1. A computer-implemented method performed by an account controller to facilitate a distribution of bank accounts to students from an educational institution, comprising: receiving, from the educational institution, information associated with a student; validating the received information; determining that a soft bank account will be created based on the received information; establishing the soft bank account for the student based on the received information, wherein the soft bank account is established prior to receiving any indication of acceptance from the student; delivering a token associated with the student to the

student distributing a disbursement from the educational institution to said soft bank account or to a pre-existing accessible bank account associated with the student; receiving an indication of acceptance from the student that includes a request to convert the soft bank account to an accessible bank account; and converting the soft bank account to an accessible bank account in response to the received indication of acceptance and providing said student with access to...

3/3,K/2 (Item 1 from file: 608)
DIALOG(R)File 608: MCT Information Svc.
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06955962 (USE FORMAT 7 OR 9 FOR FULLTEXT)
END!A0?

Paducah Sun, Ky
August 27, 2001
Document Type: NEWSPAPER Record Type: FULLTEXT Language: ENGLISH
Word Count: 566

Lead Paragraph:

Text:

...Fourteen students in Wayne Benningfield's finance and banking class will run the fledgling financial institution, which will hold student savings accounts, administer loans ranging from lunch money to \$50 and advise students with investments. Administrators at Area Bank...

/3,K/28 (Item 28 from file: 20)
DIALOG(R)File 20: Dialog Global Reporter
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10200396 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Fitch IBCA Expects To Rate Brazos Student Ln Asset-Backed Notes

BUSINESS WIRE
March 22, 2000
Journal Code: WBWE Language: English Record Type: FULLTEXT
Word Count: 807
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...being issued to acquire Federal Education Loan Program (FEELP),
Health
Education Assistance Loans (HEAL), The Education Resources Institute
(TERI), and TUITIONGuard student loans; fund the reserve fund
and pay costs and fees associated with issuance.
The series 2000A-1, 2000A-2, and...

5/3.K/52 (Item 2 from file: 608)
DIALOG(R)File 608: MCT Information Svc.
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00167740 Story Number: 12492 (USE FORMAT 7 OR 9 FOR FULL TEXT)
HELP MAY BE ON THE WAY FOR FEDERAL GUARANTEED STUDENT
LOAN PROGRAM

Rose DeWolfe
Philadelphia Daily News
September 22, 1993 14:44 E.T.
Document Type: Newspaper Record Type: Fulltext Language: English
Word Count: 928

Lead Paragraph:

Text:
...out after
a few classes.
It also forgives student loans for anyone enrolled in a school
that
closed from 1986 on. And it holds schools accountable for paying
the
loans of
students who are are "falsely certified" as able to benefit from a
given
course.
END:A...

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